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JENKINS  
WILSON  
& TAYLOR  
10/20/04  
patent attorneys  
October 20, 2004

RICHARD E. JENKINS

JEFFREY L. WILSON

ARLES A. TAYLOR, JR.

GREGORY A. HUNT

E. ERIC MILLS

BENTLEY J. OLIVE

MICHAEL J. CROWLEY

\*CHRIS PERKINS, PH.D.

\*\*JAMES DALY IV, PH.D.

JEFFREY CHILDERS, PH.D.

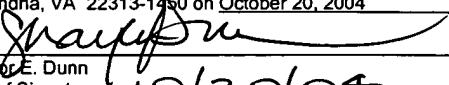
OF COUNSEL  
SOROJINI BISWAS

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\*LICENSED ONLY IN CA

\*\*LICENSED ONLY IN KY

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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Shayla E. Dunn  
Date of Signature

10/20/04

Re: U.S. Patent Application Serial No. 10/645,778 for METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS  
Our File No. 1483/3

Sir:

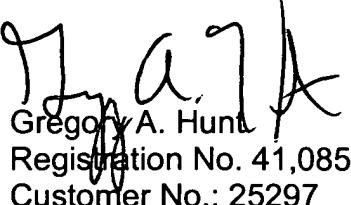
Please find enclosed in connection with the subject U.S. patent application the following documents:

1. Supplemental Information Disclosure Statement (2 pages);
2. Form PTO-1449 in duplicate;
3. Copy of one (1) cited reference; and
4. A return-receipt postcard to be returned to us with the U.S. Patent and Trademark Office filing stamp thereon.

Although no fee is believed to be due, the Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

JENKINS, WILSON & TAYLOR, P.A.

  
Gregory A. Hunt  
Registration No. 41,085  
Customer No.: 25297

GAH/sed

Enclosures

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Shayne E. Dunn  
Date / Signature 10/20/04

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Whiting et al.

Group Art Unit: 3629

Serial No.: 10/645,778

Examiner: Not Assigned

Filed: August 21, 2003

Docket No. 1483/3

Confirmation No.: 8784

For: METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. 1.56, 1.97, and 1.98, applicants' undersigned attorney brings to the attention of the Patent and Trademark Office the document listed on the attached Form PTO-1449. A copy of the document as well as Form PTO-1449 is attached hereto. This is not to be construed as a representation that a search has been made or that a document is relevant merely because cited.

Early passage of the subject application to issue is earnestly solicited.

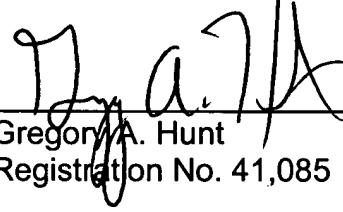
Serial No.: 10/645,778

Although it is believed that no fee is due, the Commissioner is hereby authorized to charge any fees associated with the filing of this Information Disclosure Statement to Deposit Account No. 50-0426.

Respectfully submitted,

JENKINS, WILSON & TAYLOR, P.A.

By:

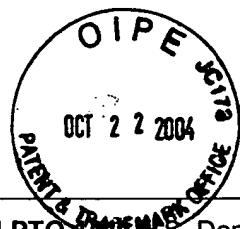
  
\_\_\_\_\_  
Gregory A. Hunt  
Registration No. 41,085

Date: October 20, 2004

Customer No.: 25297

GAH/sed

Enclosures



FORM PTO-1483. U.S. Department of Commerce Patent and Trademark Office			Attorney Docket No. 1483/3			Serial No. 10/645,778		
List of Documents Cited by Applicant								
			Applicant(s): Whiting et al.					
			Filing Date: August 21, 2003			Group: 3629		
U.S. PATENT DOCUMENTS								
Examiner Initial		Document Number	Date	Name		Class	Subclass	Filing date if Appropriate
	1	2002/0091637	07/11/2002	Bent et al.				
FOREIGN PATENT DOCUMENTS								
		Document Number	Date	Country	Name of Patentee or Applicant			Translation Yes   No
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)								

EXAMINER \_\_\_\_\_

DATE CONSIDERED \_\_\_\_\_

\*Examiner Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.